

# Civilisational Approach to Economic Development: An Islamic Perspective

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## Introduction

THE predicament of the present civilisation is not a surprise for man who is critical and believes in the existence of Divine Guidance. Indeed, the only option available to this problem is to subscribe to the Divine formulation of social order. Allah through Islam has provided guidelines for the formulation of man's social order. These guidelines are never obsolete despite the change in time and space. Unfortunately, humanity including Muslims has been led astray from the path of Islam. The process of deIslamisation through secularisation has succeeded in taking the Muslims' understanding away from the comprehensive and dynamic Islam. Muslims nowadays are preoccupied with simplistic world views of Islam and fail to relate and elaborate *how* the Islamic approach is comprehensive and relevant to the current world. Muslims are preoccupied in explaining *what* Islam is and the practices of the earlier Muslim communities. These shortcomings basically are due to the absence of the comprehensive understandings of the Qur'anic and *Hadith* sciences among the Muslims' intellectuals and scholars.

The Qur'anic and *Hadith* sciences permeate all aspects of knowledge. In fact, in order to understand the Holy Qur'an and *Hadith* sciences, one should be equipped with political, sociological, economic and scientific perspectives in addition to mastering the Arabic language and historical background of the Qur'anic revelation. It is, thus, the task of the serious and critical-minded Muslims to provide the views on how Islam can offer at the theoretical level, and ultimately, in reality, the Islamic approach to man's social order in the current complicated world situation.

## Islamic World View on Systematising the Economy

Islam considers the life of man as one and indivisible. It considers the life of an individual as an inseparable portion of the life of the society whose members require and complement each other in the Islamic scheme of social order. Man has to be an individual and a collective entity at the same time. The Prophet has described the duality in the following manner: “*The believers in their mutual love and concern are like a body, if a part of it complains other parts call each other to come to assistance, sharing its pains and sleeplessness.*” (Sahih Bukhari)

The Islamic law, *Shari’ah* which governs the social order, is a system of social control established for the purpose of maintaining an orderly society among men. It indicates the right path to follow in order to arrive at the ideal life. It defines the individual and collective responsibilities in a harmonious, just and dynamic manner, based on an explicit orientation of society toward Allah.

Islam is revealed with a particular definite purpose. In the words of Shah Waliullah, a great Muslim scholar of the 18th century, the purpose of Islam is to purify the inner life of man and to make him realise the Divine Will by creating an orderly society wherein, man is able to develop his potentialities to the full.<sup>1</sup> Islam insists on the unity of religion and state. The Islamic ideals that exist can then be carried out in practice. To enhance the authority of Islam, the state must pursue social justice to all, regardless of their religious beliefs. In the views of Ibn Taymiya, social justice would bridge the gulf between the ruler and the ruled (*al-raiwa al-raiyya*) and thereby, ultimately improve social conditions.<sup>2</sup>

The Islamic values of truth, justice and brotherhood need to be reaffirmed in reorganising the present human society. The policies and structures now to be adopted cannot be a direct-copy of those of the traditional practices of the Islamic state. Rather, those policies and structures need to be adjusted to present socio-economic situations within the framework of the injunctions and spirit of *Shari’ah*.

The Holy Qur’an has pronounced all mankind as one and compared it to a single organic entity in which the individual cannot do without the society and vice versa. Each is essential to the other. This unitary view provides a dynamic direction to all spheres of human activities.

Allah teaches us that man’s sociality has been embedded within his natural disposition. The Holy Qur’an states: “*O people! We created you from a male and a female and made you into nations and tribes, so that you might know one another. Truly, the dearest among you to God is the*

*most pious among you.”* (Qur’an, 49:13)

The verse explains that man has been created so as to emerge in the form of various national and tribal groupings basically for the sake of identifications. Through this assignation to nations and tribes, mutual recognition takes place which is the inseparable condition of social life. Allah has also created man diversities with regard to their physical, spiritual, intellectual and emotional capacities and possibilities. Allah has made some superior in one way and others in another, so that all require each other by nature. This implies the basis for the interconnectedness and interdependence of life within society.

In *Tahdhib al-Akhlaq wa Ta’thir al-A’raq*, Abu Ali Ahmed Miskawayh, a Muslim philosopher and historian, expounds the theory that man is social (*madani*) by nature.<sup>3</sup> This means that he needs an organised and just society where he can perfect his nature. He has to work and struggle for this goal. Miskawayh believes man can improve in piety only through mixing with people and sharing their sorrows and pleasures. Virtuous qualities can be developed collectively and by living in co-operation with others.

Al-Farabi,<sup>4</sup> another eminent scholar, believes that in order to preserve himself and to attain his highest perfection, every human being is by his very nature in need of many things which he cannot wholly provide by himself; he is indeed in need of people each of whom supplies one or other of his particular needs. In this respect, everybody finds himself in the same relation to everybody else.

Thus, man cannot attain the perfection for the sake of which his inborn nature has been shaped as it is unless many people come together co-operatively to supply one another’s particular needs. As a result of the contribution of the whole community, all the requirements are brought together which each and all need to survive and seek perfection.

In the Qur’an, the main subject that is deliberated is man and how man can achieve happiness, and it records the stages through which he passes in his lifetime. Islam holds man to be innocent, created in the best of form, higher in status than the angels, and commissioned with a task of cosmic significance, namely to carry out Allah’s Will on earth, to realise the absolute in this space and time.<sup>5</sup>

From the Islamic viewpoint all other creations are made subservient to man. The sun, stars, moon, earth, cloud, air, plants and all the elements, are created for man for this purpose.<sup>6</sup> Man is capable of free action to utilise all resources that may achieve individual and collective perfectness. Towards this end, man has to utilise them properly and effectively to change the course of events and transform creation into the

pattern Allah has commanded and revealed. This is the divine truth (*amanah*) laid upon man as vicegerent of Allah (*khalifah*) on earth.

Man's special position on earth corresponds to the power of intelligence granted to him to reason and analyse. Moreover, he receives Guidance from Allah through Prophetic missions that have shown him the right path. Thus, man is only Allah's vicegerent on earth in as much as he is at the same time the slave of Allah (*al-'abd*). He rules over the earth not in his own right, rather as Allah's vicegerent above all creatures. He, therefore, bears responsibility for the created order before the Creator and is the channel of grace for Allah's creatures.

Islam's unitary view of life as an interconnected and homogenous whole clearly contradicts the secularistic view which sees life as an intricate mechanism of distinct fragments. The Islamic world view demands that man cultivate the moral and spiritual strength given to him. The spiritualisation of man aims to realise a development of character that is purposive, courageous, just and benevolent. The success of such a mission will require the creation of an environment in which Islam can be implemented in its totality.

### **Position of Economic Dimension**

As an all-encompassing way of life, Islam provides for every aspect of man's existence. It seeks an order based on a network inter-relating the concepts of God, humanity, man's relationship to God, man's position and role in the universe, and his relationship to his fellow men.

The economic dimension is accorded a special position in the Islamic social framework. Islam believes that the stability of the whole is contingent upon both the material and spiritual well-being of man. It regards both aspects as integrated in a uniting form in every act and requirement of man as opposed to material dominance in non-Islamic system.

The Islamic concern for both aspects of human existence has dissuaded Muslims from asceticism. Muslims are required to be active, creative and productive in their economic pursuits. There is a positive correlation between piety and productivity in Islam. This clearly positive and socially-interactive view of life on earth, gives man a definite socio-economic duty, the performance of which determines his spirituality. In fact, Islam has shown a greater preference for infusing material pursuits with spirituality than for subjugating man's material needs to the primacy of his spiritual concerns.<sup>7</sup>

It has been ceaselessly reiterated from the beginning of Islam that the

most basic principle of the Islamic social order is the establishment of justice. Justice in economics implies the realisation of a number of objectives. Elimination of absolute poverty is a prime objective. Every individual must participate and contribute to meeting his needs and the needs of his dependents. It follows that economic opportunities must be made available to every individual to participate. Where an individual is required to be creative and imaginative, the society collectively is required to be supportive.

Economic justice regards wealth of an individual as possessions which must be put into circulation such as creating more economic activities. Creation of economic opportunities and activities is an act of virtue and in line with social justice as it provides the means for individuals to be contributive to the society. An orderly society can be achieved when the means, in this case the wealth, is being placed in the right perspective for the good of the entire society.

Economic justice also implies that economic potentials be optimised as far as possible at any given time. Since everything is being created by Allah in abundance for man, he is required to continually seek economic improvement in concomitant with spiritual development. Once a person's economic needs are secured and improved, his personality will inevitably lead out into creative, intellectual and moral channels, because man is a thinking machine whose physical fuel is the material well-being.

Economic resources available in a country should be optimally organised and utilised. The economy should be able to steer the available resources in channelling according to the priorities and economic realities of a particular nation and also the very urgent needs of the *ummah* outside the country if necessary. Wastage and improper utilisation of available resources are acts of economic injustice (*dzulm*). Similarly, economic inefficiency in identifying, co-ordinating and utilising resources can contribute to economic injustice.

Economic justice can be ensured in an environment where individual decision is considered as having the primary initiative. Freedom to decide and participate in economic endeavours guided by religious principles is a prerequisite for economic justice. Thus, the synthesisation of ethics and economic activities is the paramount approach of Islam to go along with individual freedom. The government (for collective authority) provides general guidelines and restricts unhealthy practices to allow the economy to develop freely in response to the needs of the society. Government participation can be expected in areas where complementarity is in high demand.

The Holy Qur'an puts a great emphasis on the economic and material side of life. The idea of wealth is expressed in positive terms, associated with, for example, *khayr* (good), *fadl Allah* (bounty of God), *rizq* (provision of sustenance), etc. It is frequently held up for reflection as the most obvious of Allah's blessing on man. A Muslim engaged in the production and generation of wealth is, in fact, engaged in a fundamental act of worship to Allah or '*ibadah*'.

Shah Waliullah pointed out the significance of economic factors in social and political order.<sup>8</sup> He emphasised that economic justice was indispensable for social and political order. It should not be interpreted to mean that the great scholar analysed man and his experience in this world only with reference to his economic problems and urges; rather, he subordinated all values to the moral and spiritual needs of man, and accorded economic factors their proper place in human affairs.

The Islamic economic system seeks to realise economic justice and to create an environment for economic co-operation to take place among individuals. By refusing to compartmentalise existence into the secular and sacred, Islam subjects all human efforts and activities to both spiritual and rational scrutiny. The spiritualisation and moralisation of individual and collective economic activities will certainly promote economic justice and co-operation. The end result of this approach to economic activity can make a permanent contribution to economic efficiency, productivity, growth and stability.

### **A Theoretical Framework of an Islamic Model**

A number of principles can be deduced from the Holy Qur'an and *Hadith* with which to formulate a theoretical framework for economic organisation. The philosophical and ethical approach to an economic system provides a world view, guiding principles and the spirit for organising and running the system.

Central to the Islamic world view is man's relationship with Allah (*al-tawhid*). Man's relationship with his fellow men and nature must be in harmony with the values set up by Allah. *Tawhid* binds all believers together and makes them an integral, organic body submitted to the Will of Allah. Everything in existence, its life and death, fulfils a purpose assigned to it by Allah. All creatures are interdependent, and the whole of creation run because of the perfect harmony which exists between its parts. In the Holy Qur'an, Allah says: "*To everything we have given a measure proper to it.*" (Qur'an, 54:49)

*Tawhid* in the context of ethics refers to the integration of the spiritual

and temporal aspects of human existence. Ethics is the core of *Tawhid*. The Holy Qur'an repeatedly uses the phrase: "*Those who believe (in God) and do good work.*" (Qur'an, 2:25)

Of those two attributes, the first is clearly a prerequisite for the second: but equally, the first would be meaningless without the second. The Islamic approach seeks to solve the economic problems more through moral teachings than by legislation.

*Tawhid* is not merely an objective, but a guide to a dynamic process which is of great relevance to economics. It provides the creation of a just and equitable economic order embodying the Will of Allah as discussed in the earlier part of this chapter. Allah has knowledge of the proper place of each thing in the hierarchy of creation and as the All-Powerful and the Creator, He puts each in its proper situation.<sup>9</sup> Justice entails "retribution" for some of His creatures—this is a consequence of the fact that man's central position in creation allows him to upset, in a certain fashion; the equilibrium of the cosmos and the normative human state.<sup>10</sup>

The Holy Qur'an in numerous verses indicates that man alone has been given free will and the power to vary the divinely established equilibrium between Allah and the world. From the Islamic point of view, the main reason for the rupture of the natural and social equilibrium that has been experienced by the modern world is the rupture of equilibrium between man and Allah. In effect, by refusing to carry the trust (Qur'an, 2:30) for which he was created, man has abandoned his human responsibility and sunk into animality. Peace in the world without peace with Allah is an unfounded notion.

The application of *tawhidic* principles to the economic system affirms man's place as the central subject of economic management. Man, in the process of utilising nature for his own as well as the needs of society, is, from the Islamic viewpoint, seeing nature as a necessary material, without which no ethical merit or demerit is possible.<sup>11</sup> Islam does not permit man to abuse nature of its purpose as modern technology has done, not to pollute or diminish its resources. The use of nature by man must be a responsibility. Responsibility means that no part of nature be destroyed, degraded, or indeed even used, unless such is conducive to the realisation of the divine purpose, man's fulfilment of the highest moral values.<sup>12</sup> This also implies that one cannot lessen what should be available to future generations, since to do so would contradict the general purpose of the whole creation.

Islam aims at building a society based on the relationship of man and God, on morality and social justice. The principles that can be deduced

from these divine values are comprehensive and multidimensional in nature and may be applied to organise economic systems for all times and places. The implementation of these values can secure economic justice and will ultimately promote co-operation among economic units in their endeavours. The phrase in the Holy Qur'an "*lita'awun*"—"that you may co-operate with one another in doing good deeds" or "*al-ma'ruf*" can be put into practice once economic justice has been achieved.

This Islamic approach of systematisation of economic activities within the social order not only provides an opportunity for individual and collective economic advancement, but also sustains such advancement without creating tragic human disintegration and disorder. The multidimensional and timeless approach of Islam deters the promotion of any single aspect of human ability or need at the cost of creating a number of social problems. Islam propagates human advancement in its totality.

## Goals

Islam is goal-oriented. The guiding principles for the organisation of economic activities at individual and collective levels are aimed at achieving certain economic goals in the light of the overall objectives of the Islamic social order. These goals can be categorised in general terms as follows:

- (i) To provide and generate ample and equal opportunities for every individual to participate in economic activities. Individual participation in economic activities is a religious and social responsibility. The individual is required to provide and support at least his own livelihood and the needs of his dependants. The individual must be creative and self-motivated. At the same time, a Muslim is required to discharge his responsibility in the most excellent way possible. To be efficient and productive are acts of virtue. Since all creations are for man and man alone, the ability to utilise natural resources in the light of religious responsibility is strongly required of Muslims.  
At the collective level, the system must be able to generate and provide ample and equal opportunities for every individual to participate. The spirit of the participation must be harmonious and co-operative. All kinds of ill-practices have to be minimised and ultimately eliminated. Islam believes economic co-operation is the



key to success. Efficiency and economic advancement can be achieved and sustained in an environment where every individual operates harmoniously. The system thus demands that all kinds of economic enterprises be devised and set up to take the spirit into account. This also applies to all mechanisms required to regulate economic activities in the system. This approach will encourage all individuals to take active part in economic life, and discourage them from opting out.

The kind of technology to be adopted must also be consistent with this goal. Technological improvement must not be at the expense of creating economic opportunities. Technology is a means for economic excellence and advancement. It must not displace and hinder human participation and creativity.

- (ii) To eradicate absolute poverty and fulfil basic needs for all individuals in the society. Poverty is not only an economic disease but also affects individual spirituality. Islam gives priority to combating poverty. The Islamic approach to eliminate poverty is to motivate and help every able-bodied individual to participate actively in economic activities. Everyone must succeed through his own initiative. Society and public authority will come to the rescue when all opportunities have been explored by the individuals concerned. Islam does not encourage solving the problem through short-term measures like transfer of money or value in kind to the poor. Instead, it urges the importance for individuals of becoming self-reliant through active participation in economic opportunities. Short-term measures are relevant for disabled individuals. Notwithstanding, the disabled are still encouraged to work. Islam regards work as part of *'ibadah*.

The society and the authority in the Islamic economic system have the responsibility to guarantee that all individual basic needs are fulfilled. Economic productivity and efficiency will not be attained if these requirements are not met. Fulfilment of basic needs for the entire population is a prerequisite for the achievement of continuous economic stability and growth.

- (iii) To maintain economic stability and growth, and upgrade economic well-being, Islam regards the economic position of man as not static. Allah has clearly guaranteed that everything is being created in abundance for the use of man. The idea of improvement of the economic well-being of man is a religious proposition. Since there

is a synthesis of spiritual and material aspects in the Islamic scheme of human endeavour, the economic advancement aspired to by Islam will also contribute towards human spiritual betterment. Economic stability in the Islamic framework refers to the achievements of full employment and price stability. Both of these objectives are within the realm of economic justice. The achievements of these goals can contribute significantly towards economic growth and ultimately will improve economic well-being.

### **Nature and Structural Arrangement**

Since economic justice and co-operation are the spirit of Islamic economics, its portion of the command of *tawhid*, the type of structural arrangement needed must work towards translating this spirit into reality and, moreover, be able to meet needs anywhere and at any time.

A number of elements can contribute towards such a structural arrangement. They are as follows:

- (i) Islam has from the beginning recognised the position of government in economic management. In every organised society, there must be an authority to oversee, co-ordinate the economy and provide the direction for it to move in. The government is required to undertake certain expenditure as ordained by *Shari'ah* on a permanent basis. For example, to maintain administrative machinery, law and order, defence, dissemination of Islam, etc., requires the government to generate its own revenue, which can, in turn, influence the economy.

On top of that, in a currently more complex economic environment, certain public needs demand that the government participates in ensuring economic activities to run smoothly. This principle can be deduced from *Shari'ah*, in relation to the needs of the specific time and place. For example, the monetary management of money supply and allocation, participation in the production of public goods are among the many others.

- (ii) The private sector is considered as having the primary initiative in the economic activities of the society. Individual initiative and creativity are highly placed in the Islamic scheme of economic organisation. Individuals are permanently recognised to own and decide on economic activities of their choice within the *Shari'ah* requirements. The Islamic approach to individual participation in

the economy is through individual will and drive, generated within the religious values built into the economic system. Legal measures imposed are minimal because Islam is committed to the special right and ability to guide human nature to chart its own course. The government's role vis-a-vis the private sector is only to safeguard individual ownership and to provide overall direction and information for the entire economy so that it can move along to benefit the society as a whole at that point of time. Basically, government participation is to complement the initiative taken by the private sector. The Islamic system allows ample scope for the individual to manoeuvre his economic activities.

- (iii) Islam recognises the significance of international trade. Any kind of trade barriers are discouraged in principle in Islam and should continue to be so. If there are to be trade barriers, they may be used, as in the past, only in the form of reciprocal arrangements. Openness in this area cannot be the option if the cost is religious sanctity. All kinds of economic imperialism including trade practices will have to cease. Being a universal religion for the whole of mankind, Islam is committed to the view that the international trade practices can lead directly to the representation of Islamic economic practices to the rest of mankind.

### **Policy Formulation—The Operationalisation of the System**

Economic policies adopted by the government can have an influence on the running of the economy. The policies to be executed must take into account the *tawhidic* spirit of the system. The translation of this spirit into policies will strengthen further the creation of an environment conducive for economic advancement. Siddiqi contributes significantly to the study of the governments' approach to areas needing policy formulation. He divided the functions of an Islamic state in general into three categories.<sup>13</sup>

- (i) Function assigned by *Shari'ah* on a permanent basis. This category includes all functions specified in the Holy Qur'an and *Hadith*, directly or indirectly, and affirmed by the jurists. These functions relate to the permanent human situation and not a changing social condition. The obvious example is *zakat* (the obligatory sharing of wealth with the poor and the community at the yearly rate of 2 ½% of appropriated wealth above a certain minimum).<sup>14</sup>

- (ii) Functions derived from *Shari'ah* on the basis of independent reasoning (*ijtihad*) for the present situation. This category includes such functions as have become necessary for the realisation of the objectives of *Shari'ah* in view of the social and economic conditions obtaining in our times. They are derived from the Holy Qur'an and *Hadith* on the basis of analogical reasoning (*qiyas*) or by arguments based on public interest (*masalih*). A clear example is the protection of the environment.
- (iii) Functions assigned to the state at any time and place by the people through the process of consultation (*shura*). This category may include any function which the people at any time and place wish to assign to the public authority of the Islamic state on the criterion of what best serves the public interest.

These guidelines on policy formulation will provide a clear direction for government participation in economic matters. This approach requires government policies to be continuously relevant and dynamic. The first category of functions is considered the basis for every society at all times and is essential for all kinds of societies. The second and third categories indicate how the Islamic approach emphasises a close relationship between the government and private sector in economic management.

Islam believes man's relationship with Allah (*tawhid*) provides the values and criteria for mankind on all aspects of civilisation, including economics. Thus, the goals to be achieved, social structures and organisations, and policies, for the introduction and implementation of those goals must all be grounded on the philosophical and ethical foundation of Islam. The challenge to present-day Muslim scholars is great. They must not only master the sciences of the Holy Qur'an and *Hadith* but also have a grasp of the economic issues of the day. Only in this way can economic principles be formulated premised upon Islamic sources relevant to our actual circumstances.

## Conclusion

The Islamic world view on systematising economic system was and is an approach to human civilisation as a whole. It is relevant to address the complex economies of the present age. A theoretical framework of an Islamic model as advocated in the above reflects the nature of humanity. It refuses to look at economic matters in isolation from the

whole needs of man, and insists instead on putting them in a proper perspective. Its multidimensional approach of the unity of the worldly and the sacred, to ethics and economic activities, to individual and collective responsibility, are both dynamic and progressive, and intensely relevant.

The *tawhidic* paradigm spells out the spirit that guides the system. Economic justice and co-operation are two foundations that act as prerequisites for the reliable, sustainable success of any human economic system. Economic justice and co-operation derived from divine command are not vague notions. They are terms palpable, lucid and clear, and relevant for all periods and times.

Islam does not merely offer theoretical, moral guidelines according to which the system is to be established but also an adequate methodology for implementing those guidelines. The Prophet (Peace be upon him) had put considerable emphasis on the moral education of human beings. The Islamic economic system insists on the legitimacy of the means as well as the legitimacy of the ends; its foundation on distinctive ethical consideration can only have meaning within the overall framework of an Islamic social order.

Renewed interest in the Islamic paradigm provides a great opportunity at the present time for serious and critical minds to sincerely ponder, and ultimately change, their secular modes of thought for the good of humanity. Man cannot survive properly without relationship with Allah, the Creator. A rupture in that relationship may be disastrous for man. Past civilisations have proven, and contemporary human would likewise testify to this truth. Thus, Islamic social order is a must for mankind.

#### Notes

<sup>1</sup> Khaliq Ahmad Nizami, "Shah Waliullah of Delhi: His Thought and Contribution," *Islamic Culture*, LIV, 3 (July 1980), 145.

<sup>2</sup> Majid Kadduri, *The Islamic Conception of Justice* (Baltimore: The Johns Hopkins University Press, 1984), 180.

<sup>3</sup> Badruddin Bhat, "Miskawayh on Society and Government," *Islamic Studies*, XXIV, 1(1985), 29.

<sup>4</sup> Abu Nasir Al-Farabi, *Al-Farabi on the Perfect State*, Trans. by Richard Walzer (Oxford: Clarendon Press, 1985), 229.

<sup>5</sup> Ismail R. Al-Faruqi, "The Nation State and Social Order in the Perspective of Islam," *Trialogue of the Abrahamic Faiths*, 29 (Virginia: The IIIT, 1986), 59.

<sup>6</sup> There are many verses in the Holy Qur'an which highlight this point: 13: 2; 22: 36, 37; 22: 65; 29: 61; 31: 29; 36: 16; 38: 18; 45: 12.

<sup>7</sup> Please refer to verses 2:198 and 62:10 of the Holy Qur'an.

<sup>8</sup> Nizami, op. cit.

<sup>9</sup> William C. Chittick, "Islam and the Loss of Equilibrium", *The Islamic Quarterly*, XXX, Number 3, (1986), 168.

<sup>10</sup> Ibid.

<sup>11</sup> Ismail R. al-Faruqi, "Islam and the Theory of Nature". *The Islamic Quarterly*, XXVI, 1 (1982), 25.

<sup>12</sup> Ibid., 26.

<sup>13</sup> M.M. Siddiqi, "Public Expenditure in an Islamic State". Paper presented at the International Seminar on Islamic Economics, Kuala Lumpur (July 1987), 6–10.

<sup>14</sup> Ismail R. al-Faruqi, *Toward Islamic English* (Virginia: The IIIT, 1986), 34.

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